

## **APPENDIX P**

### **RESOURCES FOR EVALUATING AND MEETING LOCAL HOUSING NEEDS**

- I. Assistance in Evaluating Local Housing Needs**
- II. Economic and Demographic Data Resources**
- III. The Montana Consolidated Plan and Other Housing Resources**

#### **I. Assistance in Evaluating Local Housing Needs**

##### **A. Montana Housing Coordination Team (HCT)**

To aid in the coordination and enhancement of program and agency efforts, the Department of Commerce created the Montana Housing Coordinating Team, which has its website at <http://housing.mt.gov/HCT.asp>. The goals of the HCT are to:

- increase coordination between the various housing agencies and programs;
- identify areas where there are impediments to affordable housing development;
- improve access to housing programs through education, including multi-agency workshops; and
- improve service delivery to funding recipients.

The Montana Housing Coordinating Team has:

- established a new housing technical assistance website, *Technical Assistance for Montana's Communities in Need of Housing*, <http://housing.mt.gov/TA.asp>
- produced a **Housing in Montana White Paper** (September 2008), available on-line at [http://housing.mt.gov/HCT\\_WG\\_edDataStrategy.asp](http://housing.mt.gov/HCT_WG_edDataStrategy.asp).

The Housing in Montana White Paper considers Montana's future and a vision of 2020 and how economic development, environmental, energy, infrastructure and housing policy all affect each other. This paper focuses on housing as the entry point to integrate policies and steps toward the future because housing is a critical link in the chain of steps that Montana must make to move toward the vision of 2020.

Housing policies and housing program responsibilities are divided amongst a variety of agencies and organizations throughout both state and federal governments. HCT members represent state and federal housing programs and nonprofit organizations that finance, regulate or provide housing related services.

The HCT seeks input from private citizens and local organizations on various housing related topics or situations and will then give assistance and direction, if possible, towards solving these housing problems across Montana.

You can sign up to receive useful information, pertinent news and important updates and announcements from the Housing Coordinating Team at the following HCT webpage: [http://housing.mt.gov/HCT\\_Listserve\\_Subscription.asp](http://housing.mt.gov/HCT_Listserve_Subscription.asp).

**B. *The Community Technical Assistance Program (CTAP) of the MDOC Community Development Division***

**The Community Technical Assistance Program** is a community planning and technical resource unit of MDOC's Community Development Division. One of the ways CTAP ([http://comdev.mt.gov/CDD\\_ctap.asp](http://comdev.mt.gov/CDD_ctap.asp)) can help you is by using GIS technology and public databases (such as the Montana Department of Revenue's ratings of "unsound" and "very poor" structural conditions of dwellings in Montana municipalities, referenced in item C below) to create maps identifying critical housing features of your community. See the Mapping and GIS Data resources listed at the CTAP website at [http://comdev.mt.gov/CDD\\_Links\\_Census.asp](http://comdev.mt.gov/CDD_Links_Census.asp)

CTAP provides technical assistance to local governments and their planning boards and zoning commissions, private sector developers, engineers, and consultants to encourage the development of well planned and attractive communities to support the State's economic development efforts. CTAP works to meet the continuing need for on-going training and education to help local governments and the private sector deal with the difficulties involved in preparing mandated growth policies and in administering a complex state subdivision law and local subdivision regulations, as well as local zoning regulations.

CTAP provides training and technical assistance by telephone and internet communication, periodic regional workshops, and has a library of sample growth policies, model regulations, handbooks, and reference materials that will be available for loan or downloading via the Internet. **Contact CTAP at (406) 841-2598 – Mail: 301 S. Park Avenue, P.O. Box 200523, Helena, MT 59620-0523.**

**C. *Montana Department of Revenue Property Physical Condition Database***

**CDBG applicants are strongly encouraged to use the housing conditions data from the Montana Department of Revenue (DOR) Property Physical Condition Database.** The DOR housing conditions resource is called the Computer Assisted Mass Approval (CAMA) database and is on-line at [http://comdev.mt.gov/CityTown\\_Stats\\_Poor-Unsound\\_percentages.xls](http://comdev.mt.gov/CityTown_Stats_Poor-Unsound_percentages.xls) The CAMA database has information regarding the physical condition of residential housing stock for all municipalities in Montana. Also see *Appendix L (Housing Conditions Data)*.

**D. *Statewide Montana Housing Condition Study (February 2005)***

Another potentially very useful resource (but older than the CAMA database cited in item C above) regarding local housing conditions is the statewide *Montana Housing Condition Study*. It is available from MDOC's Housing Division, and is on-line at: [http://commerce.mt.gov/Housing/Hous\\_CP\\_HsgCondStdy.asp](http://commerce.mt.gov/Housing/Hous_CP_HsgCondStdy.asp)

The *Montana Housing Condition Study* information can also be used to identify the housing stock which may need rehabilitation. This study provides an excellent and readily available source of information based on county appraiser property tax information about all dwellings throughout the State. The information presented in the study is also available by county and selected municipalities (at least one within each county).

Using this information (and the Department of Revenue's CAMA database referenced above) concerning counties and municipalities will enable communities and organizations to better understand and identify what types of housing structures are

available for rental and purchase and which need rehabilitation. Also see *Appendix L (Housing Conditions Data)* of these Application Guidelines for another resource you can use to identify which housing stock in your community is in need of rehabilitation.

**E. *Housing Rehabilitation Program Workbook* and *Designing and Initiating a Small Community Housing Rehabilitation Program* and other housing handbooks**

The Montana CDBG Program has two publications available to assist local governments:

1) ***Housing Rehabilitation Program Workbook*** (which can be mailed to you upon request to CDBG), and

2) ***Designing and Initiating a Small Community Housing Program (1995)***, available on-line at the CDBG website, [http://comdev.mt.gov/CDD\\_cdbg\\_DESIGN.asp](http://comdev.mt.gov/CDD_cdbg_DESIGN.asp)).

The CDBG Program also has available booklets on housing rehabilitation:

3) ***Housing Rehabilitation for Small Cities (Second Edition)*** prepared by the Council of State and Community Development Agencies (COSCDA, <http://www.coscda.org/>),

4) ***How to Design a Rental Rehabilitation Program*** prepared by the U.S. Department of Housing and Urban Development, and

5) ***Affordable Housing for Montana, A Primer for Local Governments and Communities (1995)***. This report provides an overview of the issues involved in providing affordable housing and options available to local governments and non-profit organizations. It was prepared for the Montana Department of Commerce by consultants Rand Kennedy, Nancy Leifer, and Karen Ward with assistance from Lambros Real Estate.

## **II. Economic and Demographic Data Resources**

### **A. MDOC's Census and Economic Information Center (CEIC)**

Another essential source for housing-related data is MDOC's ***Census and Economic Information Center (CEIC)***, 841-2740, <http://ceic.mt.gov>), the official source of U.S. Census data for Montana. CEIC is located within MDOC's Economic Development Division and assists individuals, businesses, governments, communities and economic development efforts by providing Montana demographic and economic information and statistics, as well as technical expertise.

CEIC is the designated state agency to provide user access to electronic data from the Census Bureau and to receive, reproduce, and distribute maps produced by the Bureau. The Census & Economic Information Center's web site allows the public to research and gather data in an easily accessible manner.

CEIC compiles and updates the Montana County Statistical Reports (DP-1 through DP-4), available on-line at the CEIC website at [http://ceic.mt.gov/Demog\\_Profiles.asp](http://ceic.mt.gov/Demog_Profiles.asp) and <http://www.ceic.mt.gov/demogProPlace.asp>. Montana County Statistical Reports is a collection of demographic and socioeconomic data for Montana and its 56 counties and all reservations. CEIC also maintains a collection of documents and electronic files that address the economy and population of the state (historical as well as current),

including special papers and statistical reports from federal agencies and other Montana state agencies.

#### **B. *Economic and Demographic Databook – May 2007 Update***

The MDOC Housing Division (<http://housing.mt.gov/index.asp>, 841-2840) maintains an *Economic and Demographic Databook* of historic and forecasted information by county -- including employment data, earned and unearned income, earnings by industry, and population by age cohorts both male and female. The material is presented in large tables and is helpful when making decisions regarding future housing projects within communities. The *Economic and Demographic Databook* can be found on-line at: [http://housing.mt.gov/Hous\\_CP\\_E&D-Databook.asp](http://housing.mt.gov/Hous_CP_E&D-Databook.asp)

#### **C. *Economic and Demographic Analysis of Montana – December 2007 Update***

This MDOC-produced resource provides current economic and demographic information for Montana. Analyzing the economy, and assessing data pertaining to the demographic attributes that have changed since the 2000 Census, *Economic and Demographic Analysis of Montana* also contains: • an affordable housing index to help communities determine current affordability of housing in Montana; • an identification of households and persons receiving food stamps by county; • an identification of the labor force, employment and unemployment statistics; and • current estimates on new housing construction in the state. It is available from the MDOC Housing Division (841-2840) and is on-line at: [http://housing.mt.gov/Hous\\_CP\\_Econ\\_Demographic\\_Analysis.asp](http://housing.mt.gov/Hous_CP_Econ_Demographic_Analysis.asp)

#### **D. *KnowledgePlex* and *DataPlace***

*KnowledgePlex*, <http://www.knowledgeplex.org>, is a national non-profit resource organization promoting affordable housing and community development. It has an extensive on-line library of resources and links and to support the efforts of groups working on affordable housing and community development. *DataPlace*, <http://www.dataplace.org>, built by *KnowledgePlex*, aims to be a one-stop source for housing and demographic data about communities, regions, and the nation. The site not only assembles a variety of data sets from multiple sources, but it also provides tools and guides to assist you in analyzing, interpreting, and applying the data so you can make more informed decisions. *DataPlace* lets users create maps, charts, and tables for large and small geographic areas and compiles housing data online. Social, economic, and housing numbers come from the U.S. Census, Home Mortgage Disclosure Act (HMDA), HUD, and other sources.

#### **E. *The Sonoran Institute* and *the Headwaters Economic Profile System (EPS)***

The *Sonoran Institute* (Bozeman, 406/ 587-7331), in partnership with the Bureau of Land Management (BLM) developed the *Economic Profile System (EPS)* to help communities understand trends in their local and regional economies. The Economic Profile System (managed by *Headwaters Economics*, an independent, nonprofit research group) offers a free, easy-to-use, custom socioeconomic profiles at the national, regional, state, county and community levels and includes guidance for users to interpret the data. See the Institute's webpage at <http://www.sonoraninstitute.org/> and the *Economic Profile System* webpage of *Headwaters Economics*, <http://www.headwaterseconomics.org/eps/index.php>

The EPS is designed to allow users to produce detailed socioeconomic profiles automatically and efficiently at a variety of geographic scales using Microsoft Excel. Profiles contain tables and figures that illustrate long-term trends in population;

employment and personal income by industry; average earnings; business development; retirement and other non-labor income; commuting patterns; agriculture; and earnings by industry. Databases used for EPS profiles are from: Bureau of the Census including County Business Patterns, Bureau of Labor Statistics, and the Regional Economic Information System (REIS) of the Bureau of Economic Analysis, U.S. Department of Commerce.

To download the most recent edition of the *Economic Profile System*, and already-prepared economic profiles, go to:

<http://www.headwaterseconomics.org/eps/index.php>

#### **F. U.S. Census Bureau's "Community Economic Development HotReport"**

The U.S. Census Bureau, in collaboration with the Employment and Training Administration and the Economic Development Administration, has an information tool called the *Community Economic Development HotReport*, available on the web at: [http://smpbff2.dsd.census.gov/TheDataWeb\\_HotReport/servlet/HotReportEngineServlet?emailname=whazard@census.gov&filename=ed\\_home.html](http://smpbff2.dsd.census.gov/TheDataWeb_HotReport/servlet/HotReportEngineServlet?emailname=whazard@census.gov&filename=ed_home.html)

The *HotReport* is intended to give policy makers, economic development experts, and other users interested in local area development a general overview of some of the statistics available about their community. The HotReport provides a selection of both basic and detailed measures about local areas drawn from multiple government agencies and includes 6 subreports: 1) Summary, 2) Economic, 3) Demographics, 4) Housing, 5) Transportation and 6) Community Assets.

Once at the *HotReport* web page, the person chooses the state and county then chooses a sub report. Within each of these reports are more specific subreports. The Housing subreports include the following subtopics: Mortgage Averages, Occupancy Status, Ownership Rates and Housing Costs.

### **III. The Montana Consolidated Plan and Other Housing Resources**

#### **A. Montana Five-Year Consolidated Plan 2005-2010 and yearly Action Plans, including Plan Year 2010 (April 1, 2010 through March 31, 2010)**

The *State of Montana Consolidated Plan* is the State's five-year strategy focusing on the housing and other community development needs of low and middle-income families. At [http://commerce.mt.gov/Housing/Hous\\_CP.asp](http://commerce.mt.gov/Housing/Hous_CP.asp) you can find a *Consolidated Plan* overview. The *Montana Consolidated Plan* shows how Montana will invest its resources to coordinate and develop cohesive, attractive, safe, and economically vibrant local communities.

The current *Consolidated Plan* covers the years 2005-2010. The *2010 Annual Action Plan*, which is part of the larger five-year Plan, covers a twelve-month period beginning April 1, 2010 through March 31, 2010. All of these *Consolidated Plan* documents are available from the Department of Commerce's Housing Division (841-2820) and are also on-line at [http://commerce.mt.gov/Housing/Hous\\_CP\\_Apps.asp](http://commerce.mt.gov/Housing/Hous_CP_Apps.asp)

#### **B. MDOC's new Neighborhood Stabilization Program (NSP)**

You can find information about Montana's new *Neighborhood Stabilization Program (NSP)* funded by HUD (and part of the MDOC Community Development Division) and



the NSP Amendment to Montana 2008 Annual Action Plan at the Montana CDBG website at [http://comdev.mt.gov/CDD\\_CDBG\\_NSP.asp](http://comdev.mt.gov/CDD_CDBG_NSP.asp).

HUD's new *Neighborhood Stabilization Program* provides emergency assistance to state and local governments to acquire and redevelop foreclosed properties that might otherwise become sources of abandonment and blight within their communities. The Neighborhood Stabilization Program (NSP) provides grants to every state and certain local communities to purchase foreclosed or abandoned homes and to rehabilitate, resell, or redevelop these homes in order to stabilize neighborhoods and stem the decline of house values of neighboring homes. **NSP Phone: 406-841-2773. E-mail: [DOCNSP@mt.gov](mailto:DOCNSP@mt.gov)**

### **C. MDOC Housing Division's Housing Links Webpage**

The MDOC's Housing Division has a Housing Links webpage, [http://housing.mt.gov/Hous\\_Links.asp](http://housing.mt.gov/Hous_Links.asp), that will lead you to a great variety of housing program resources within the Department of Commerce as well as other governmental resources (state and federal) and non-governmental housing-related organizations.

### **D. The Montana Housing Resource Directory (October 2008)**

The *Montana Housing Resource Directory* prepared by the MDOC Housing Division lists all federal and state programs available for housing. It contains a Housing Resource Reference matrix that provides a brief sketch of housing resources in Montana and includes information on eligible applicants and activities, local match requirements, funding cycle deadlines and program contacts to reach for additional information. It is available on-line at: [http://housing.mt.gov/Hous\\_CP\\_HsgResDir.asp](http://housing.mt.gov/Hous_CP_HsgResDir.asp)

### **E. The Montana Home Choice Coalition: Affordable, Quality Housing for Seniors, Adults, Children, and Families with Disabilities**

The *Montana Home Choice Coalition's* mission is to create better community housing choices for all people with disabilities by working through a coalition of Montana citizens, advocates, providers, federal state, and local agencies, the housing finance community, realtors, and the home-building industry. The Montana Home Choice Coalition (449-3120) has a website with housing resources and an Information Center at: <http://www3.aware-inc.org/awareinc/montanahomechoice/main.asp>

### **F. NeighborWorks Montana**

*NeighborWorks Montana* (NWMT, <http://www.nwmt.org/>) is a partnership of local Montana organizations dedicated to providing homeownership opportunities to Montanans. NeighborWorks Montana (formerly called the Montana HomeOwnership Network) is part of the national NeighborWorks® Network of 223 community-based organizations dedicated to creating healthy communities. NeighborWorks Montana is nationally recognized as a model for delivery of homeownership services to rural areas.

NWMT works with local service partners throughout the state to provide homebuyers education, homeownership planning, foreclosure prevention, one-to-one housing counseling, loans for down payment and closing costs, due-on-sale loans for "gap financing" and development of new owner-occupied homes. Find your local NWMT partner at <http://www.nwmt.org/nwmtpartners.html>

NWMT has helped over 4,000 families become homeowners the past six years. Families all over Montana are now homeowners as a result of NWMT's work. It is funded by the Montana Board of Housing, which provides a special pool of funds first and second mortgages and funding for homebuyer education and housing counseling. Other funding includes the Wells Fargo Housing Foundation, Fannie Mae, Rural Development and Neighborhood Reinvestment.

#### **G. Rural Community Assistance Corporation (RCAC)**

*Rural Community Assistance Corporation* is a nonprofit organization dedicated to assisting rural communities achieve their goals and visions by providing training, technical assistance and access to resources. RCAC has 40 field offices in its 13-Western state service region, including Montana. RCAC's work encompasses many services including environmental, housing, community development and a low-interest loan program. These services are available to a variety of communities and organizations. These entities include communities with populations of fewer than 50,000, other not-for-profit groups and tribal organizations.

**Montana RCAC contact:** Nancy Jacobsen, (406) 273-9932. **Montana RCAC website:** <http://www.rcac.org/doc.aspx?158>. **National RCAC website:** <http://www.rcac.org>

#### **H. Midwest Assistance Program (MAP)**

*Midwest Assistance Program* (<http://www.map-inc.org/>) has programs and services covering training, technical assistance and financial help. MAP staff provides on-site, localized instruction tailored to the needs of a specific community, tribe, system owner, operator or governing board, as well as classroom type training qualifying in many instances for continuing education credits or leading to required system operator certifications.

MAP's Technical Assistance program helps communities and tribes looking to expand or improve water and wastewater facilities, as well as those just needing to improve the management and operation of systems already in place. MAP's financial help includes a revolving community loan fund operated by an independent but closely affiliated agency, the ability to act as a broker to help communities access other funds, and providing the skills of an experienced mentor to help communities navigate the intricacies of applications for grants and low interest project financing. **MAP's Montana website and Montana contacts list can be found at:** [http://www.map-inc.org/states\\_montana.html](http://www.map-inc.org/states_montana.html)

#### **I. Montana Housing Resources -- Website of the Montana Association of REALTORS®**

*Montana Housing Resources* is a website (<http://www.mthousingresources.com/>) that provides a summary of housing related programs for home buyers in the state of Montana. The website was recently (June 2008) created by the Montana Association of REALTORS®, <http://www.montanarealtors.org/>, with the assistance of other community-based organizations. It provides links to a number of programs that provide home buying assistance to individuals based on income.

#### **J. Montana Council on Homelessness**

The MTCOH provides education, advocacy and information on homelessness in Montana. This includes providing a robust website, periodic newsletters and reports. The

MTCOH Coordinator provides educational services, including SOAR (SSI, SSDI Outreach, Access and Recovery), talks on homelessness as it exists in Montana, and Homelessness 101 workshops. The MTCOH also helps with community events designed to impact homelessness, affordable housing and related issues. The website offers links to additional information about best practices, statewide and other resources: <http://www.MTCoh.org>. Contact Sherri Downing, MTCoh Coordinator, 406-443-0580; e-mail [Sherri@MTCoh.org](mailto:Sherri@MTCoh.org)

**K. *State of Montana Analysis of Impediments to Fair Housing and Housing Choice – (November 2004 – updated draft is available October 2009)***

The ***State of Montana Analysis of Impediments to Fair Housing and Housing Choice*** (prepared by Western Economic Services, Inc.) is a component of the ***State of Montana Consolidated Plan***. It identifies what barriers to fair housing exist in the state. This document is not meant to further the agenda of any person or organization, but to weave the views of many into a collective tool that can be used to help Montana achieve the goal of equal fair housing opportunity for all its citizens. A draft of the update of *Montana Analysis of Impediments to Fair Housing and Housing Choice* (with requests for comments by November 25, 2009) is available from the MDOC Housing Division (841-2820) and is also on-line for review at:

[http://commerce.mt.gov/Housing/Hous\\_CP\\_AnalysisImpedFrHsg.asp](http://commerce.mt.gov/Housing/Hous_CP_AnalysisImpedFrHsg.asp)

**L. *A Guide to Assessing Senior Assisted Living Needs in Your Community (June 2006)***

*A Guide to Assessing Senior Assisted Living Needs in Your Community* is a study commissioned by the Housing Division of the Montana Department of Commerce which addresses the crisis that rural communities throughout Montana are facing in housing-with-service supports for their aging populations. Community leaders and the families of the elderly have identified “assisted living” as a potential solution for providing that support for the senior citizens in their communities. This study suggests a shift in the way communities address assisted living (not necessarily as a “facility”) but as a way of integrating community services into housing. One can then accomplish “assisted living” through an intentional program of providing a wide variety of settings in which seniors can meet their needs for living with assistance. The report is now available on-line at:

[http://housing.mt.gov/Includes/HM/PDF/HM\\_SeniorHsg.pdf](http://housing.mt.gov/Includes/HM/PDF/HM_SeniorHsg.pdf)

**M. *The Montana State Plan on Aging***

**According to the Montana Office on Aging, Montana is aging at a faster rate than most of the other States in the Union.** The 2000 Census showed that Montana’s 65 and older population was at 13.4% while the United States was at 12.1%. The 2003 census projections indicated that by 2030 Montana is expected to rank 3<sup>rd</sup> in the nation in the percentage of people over the age of 65 at 25.8%.

A ***Montana State Plan on Aging (2007-2011)*** is available on-line at <http://www.dphhs.mt.gov/sltc/services/aging/Reports/AgingStatePlan.doc>. The Montana Office on Aging (part of the Montana Department of Public Health and Human Services, 800-332-2272) also has maps reflecting the state’s 65+ population in various regions and many other resources concerning Montana’s residents over 62 years of age (also on-line at that same webpage).



## **N. Housing Assistance Council**

A nonprofit corporation headquartered in Washington, D.C., the *Housing Assistance Council (HAC)* has been helping local organizations build affordable homes in rural America since 1971. HAC emphasizes local solutions, empowerment of the poor, reduced dependence, and self-help strategies. The mission of the Housing Assistance Council, <http://www.ruralhome.org/>, is to improve housing conditions for the rural poor, with an emphasis on the poorest of the poor in the most rural places. The Housing Assistance Council offers services to public, nonprofit, and private organizations throughout the rural United States. HAC publishes a bi-weekly newsletter on housing issues and developments, available on-line at <http://www.ruralhome.org/infoNews.php>

## **O. National Low-Income Housing Coalition**

The *National Low Income Housing Coalition (NLIHC)*, <http://www.nlihc.org/> is a national organization dedicated to ending America's affordable housing crisis. NLIC believes that this is achievable, that the affordable housing crisis is a problem that Americans are capable of solving. While NLIHC is concerned about the housing circumstances of all low income people, it focuses its advocacy on those with the most serious housing problems, the lowest income households.

The NLIHC is one of the partners that worked to develop the *National Housing Trust Fund* that was established as one part of the national housing legislation signed into law July 30, 2008 (H.R. 3221, Housing and Economic Recovery Act, <http://www.govtrack.us/congress/bill.xpd?bill=h110-3221>, <http://thomas.loc.gov/>). The *National Housing Trust Fund* is intended to serve as a source of revenue for the production of new housing and for the preservation or rehabilitation of existing housing that is affordable for low income people. For Housing Trust Fund information, see [http://www.nlihc.org/detail/article.cfm?article\\_id=5393](http://www.nlihc.org/detail/article.cfm?article_id=5393).